Cardholder Guide

# Purchasing

Commercial Processing Platform Department of Defense

us bank.

Government Services

GOV6005 (9/99)

# **Quick Reference Abbreviations**

A/OPC Agency/Organization Program

Coordinator

BO Billing Office

TDO Transaction Dispute Office

# A Message to Cardholders

Your purchasing card program, the GSA SmartPay™ Card, is brought to you by U.S Bank® I.M.P.A.C.® Government Services. Your service/agency has elected to use U.S. Bank's I.M.P.A.C. Purchasing Card Program to better manage your service/agency payment process. The I.M.P.A.C. program has been designed to save you time and reduce paperwork.

You have been selected by your service/agency to use the I.M.P.A.C. Purchasing Card to aid in your procurement responsibilities. These instructions will give you the information you need to use the card effectively. Please keep this guide on hand and use it as a reference tool when questions arise. Your service/agency may also supplement these instructions with procedures of its own. You are encouraged to read this information carefully and contact the I.M.P.A.C. Customer Service Department or your Agency/Organization Program Coordinator (A/OPC) if you have questions about any part of this program.

I.M.P.A.C. Customer Service P.O. Box 6347, Fargo, ND 58125-6347 24 hours-a-day, 7 days-per-week

Toll-Free: 888-99-IMPAC (888-994-6722)

Outside the U.S. call collect: 701-461-2232 Fax: 701-461-3466

My Agency/Organization Program Coordinator's (A/OPC)

Name and Phone Number:
Name:
Phone Number: ()
My Billing Official's (BO) Name and Phone Number:
Name:
Phone Number: ()
My Transaction Dispute Office's (TDO) Contact Name and Phone Number:
Name:
Phone Number: ()
My Tax Exempt Number:
Name:

Phone Number: ( )

# Cardholder Instructions for Use of the I.M.P.A.C. Purchasing Card

# 1. Purpose:

To provide Cardholder instruction on the proper use of the I.M.P.A.C Purchasing Card Program.

# 2. Cardholder Responsibilities:

You are responsible for using your purchase card in accordance with your service/agency policies and procedures as well as any procurement regulations that may be applicable. If required by your service/agency, retain receipts, sales slips, and other purchase documentation as directed.

- Maintain card security to prevent unauthorized charges against the account.
- Use the card only for purchasing of items in accordance with your service/agency policies and procedures as well as any procurement regulations that may be applicable.
- · Obtain a receipt at the point of purchase and verify it for accuracy.
- If required by your service/agency, retain receipts, Visa® sales slips, and other purchase documentation as directed.
- Reconcile receipts and other purchase documentation to the Cardholder Statement of Account, if required by your agency.
- Call an I.M.P.A.C. Customer Service Representative immediately regarding lost or stolen cards.
- Notify an I.M.P.A.C. Customer Service Representative of any billing discrepancies posted on your Cardholder Statement of Account that cannot be resolved with the merchant.
- If required by your service/agency, forward the reconciled statement, purchase documentation, and all associated receipts/charge slips to your Billing Official for review.
- Notify your A/OPC of name, telephone, address or other account changes.
- No member of your staff, your family, your supervisor, or anyone except you may use this card. It has been especially designed to prevent you from confusing it with your personal credit cards.

Although this is a Visa® card, it must not be used for personal purchases or any purchases other than official government use.

#### 3. General Information:

- A. The unique purchasing card you've received from I.M.P.A.C. Government Services has your name embossed or printed on it. The name I.M.P.A.C. stands for "International Merchant Purchase Authorization Card."
- B. You may have also been authorized to use the check writing feature of the I.M.P.A.C. Purchasing Card Program called I.M.P.A.C. Check. Refer to the I.M.P.A.C. Check Account

Holder Instructions Guide for more detail on this part of the program.

- C. Your service/agency may have access to I.M.P.A.C.
  Government Services Web-based Customer Automation
  and Reporting Environment (C.A.R.E.). The preferred method
  of communication with I.M.P.A.C. Government Services is
  electronically through C.A.R.E. You may also use C.A.R.E.
  for expense approval and reporting. Contact your Billing
  Official or A/OPC for access information.
- D. Prior to receiving an I.M.P.A.C. account, you will receive an authorization of spending limits from your service/agency, which indicates your spending and transaction limits.
- E. For emergency purchases over the dollar or transaction limits, you should contact your A/OPC prior to using the card to make the purchases, and follow all procedures as established in your internal directives.
- F.I.M.P.A.C. Government Services has established an authorization process whereby the merchant seeks approval, via a telecommunications system, each time you use the card. The authorization is to verify all authorization controls in your spending limits.
- G. A Cardholder Statement of Account is sent on your cycle date. Each service/agency will be assigned a unique cycle date.

# Example: Cycle 15

- A Cardholder Statement of Account prints at the close of business on the 15th of every month. If the 15th falls on a weekend, it prints on the previous Friday.
- Charges posted to the account for billing from the 16th of the previous month to the 15th of the current month will be reflected on the Cardholder Statement of Account.
- H. Merchants may call to obtain approval for charges you are making. The dollar amounts of charges authorized (approved) are deducted from your 30-day limit until the charge is billed against your account, or for 3 days (less Sundays), whichever comes first. To determine what amount of your 30-day limit remains available, charges billed from the beginning of the current month and amounts authorized but not yet billed are added together and then subtracted from your 30-day limit.

#### Example:

30-Day Spending Limit = 1,000 (+)

Charges From

Beginning of Cycle = 800 (-)

Authorization Outstanding = 100 (-)

Amount of 30-Day Spending

Limit Available for Use = 100

- You may receive government-authorized literature mailed with your Cardholder Statement of Account.
- J. I.M.P.A.C. Government Services does not conduct a credit check on your personal credit history before issuing you an I.M.P.A.C. Purchasing Card. We will not request any personal information from you, nor should any personal information be furnished to us.
- K. Use of the I.M.P.A.C. Purchasing Card does not relieve you from adhering to all federal and departmental acquisition regulations, policies, and procedures. If you have questions about procurement regulations, please contact your servicing procurement office.
- L. Priority Sources of Supply. The Federal Acquisition Streamlining Act did not abolish the priorities for use of government supply sources as stated in Part 8 of the Federal Acquisition Regulations. *Micro purchases are not exempt* from this requirement. The following information is provided to assist you in locating sources that can supply required products and services.
  - Committee for Purchase From People Who Are Blind or Severely Handicapped\*, visit their Web site at www.jwod.gov or call (703) 603-7740.
  - National Industries for the Blind\*, visit their Web site at <u>www.nib.org</u> or call 800-433-2304.
  - NISH\*, visit their Web site at www.nish.org or call (703) 560-6800.
  - GSA Stock Program, visit GSA Advantage at <a href="http://www.fss.gsa.gov">http://www.fss.gsa.gov</a> or call 800-525-8027 or fax your order to 800-856-7057.
  - GSA Federal Supply Schedules, visit their Web site at http:// pub.fss.gsa.gov/Sched/index.html
     or call

     1-888-FSS-0070
  - Federal Prison Industries, Inc., visit their Web site at www.unicor.gov or call 800-827-3168.
  - For excess supplies from other agencies, visit GSA's Web site at <a href="https://www.fss.gsa.gov/property.html">www.fss.gsa.gov/property.html</a> or call (703) 305-7240.

With a connection to the World Wide Web, you can quickly browse through the GSA online shopping mall for thousands of commercial products and services including JWOD/NIB/NISH and UNICOR products. GSA Advantage was designed to link GSA schedule products, stock items, catalog descriptions, current pricing, and delivery information in a single location to make ordering easier for you. To place an order, you can use your GSA SmartPay card. The address for GSA Advantage is <a href="http://www.fss.gsa.gov">http://www.fss.gsa.gov</a>.

For any questions regarding GSA's Products and Services call the National Customer Service Center (NCSC) at 800-488-3111 or DSN 465-1416.

\* Under the Javits-Wagner-O'Day (JWOD) Program, each purchase of a SKILCRAFT or other JWOD/NIB/NISH product or service helps to generate employment and training opportunities for individuals who are blind or have other severe disabilities.

#### 4. Procedures:

- A. Card Receipt and Activation. You will be sent an I.M.P.A.C. Purchasing Card after a completed Cardholder setup has been completed by your A/OPC and processed by I.M.P.A.C. Government Services. You should immediately acknowledge receipt of the card by calling I.M.P.A.C. Government Services to activate your account. You must be familiar with the single purchase limit assigned to you by your service/agency in order to activate your account. An Interactive Voice Response unit (IVR) requiring the use of a touch tone telephone will move you through the account activation process. Your service/agency may have also determined that a physical card is not required in order for you to perform your duties. In this instance you will receive a confirmation letter from I.M.P.A.C. Government Services notifying you of your account number and expiration date. You must follow the same procedures to activate your account as noted above. Cards and confirmation notices sent as a result of the reissue process at the expiration for your current account are subject to the same activation process.
- B. Card Acceptance. You may use your I.M.P.A.C. Purchasing Card at any merchant designated by your service/agency that accepts Visa cards for payment of purchases. You may find that some of your merchants do not currently accept Visa cards. U.S. Bank can assist your merchants in becoming Visa-capable. For information regarding acceptance of the I.M.P.A.C. Purchasing Card, merchants may call U.S. Bank Merchant Payment Services at 800-334-1941. They may also be directed to their local banks or financial institutions.
- C. Purchasing Process. The typical purchasing process follows these basic steps:
  - 1. Over-the-counter transactions. Once you have selected your purchases, present it with your card to the merchant. Advise the merchant that your purchase is tax-exempt (notice of tax exemption also appears on the purchasing card). If a merchant questions the tax-exempt status, notify your Billing Official or A/OPC so that the matter can be resolved. If a tax identification number is requested, you should obtain this number from

your Billing Official or A/OPC. Keep your tax-exempt number handy.

Mail or telephone order purchases. When placing a telephone or mail order, you will be asked to provide your name, card number, expiration date on the account, and an address.

Advise the merchant that your purchase is tax exempt. The address provided, when asked, should be your mailing address where your Cardholder Statement of Account is received. If you are shipping the merchandise to a location other than your statement mailing address be sure to inform the merchant, otherwise your transaction may be declined when the merchants attempts to obtain approval.

- 2.After calculating the total due for the merchandise, the merchant processes the card information through an electronic terminal to obtain authorization, and records the following information:
  - a. Card number, expiration date, your name, and any additional information your service/agency has chosen to include, such as accounting code, tax-exempt code, or other service/agency identifier.
  - b. Date and amount of purchase.
  - c. Brief description of item(s) purchased.
  - d. Merchant's name and identification number.
- 3.The authorization request is transmitted electronically to I.M.P.A.C. Government Services through Visa's telecommunications network. I.M.P.A.C. Government Services verifies the Cardholder account and determines if the purchase is within authorized spending control limits. In approximately 10 seconds, an approval, decline or referral is transmitted back to the merchant's bank or processor and on to the merchant.
- 4. When an approval code is received, in an over-the-counter purchase, the merchant will request that you sign the sales slip or sales draft. Before you do, verify that the dollar amount is correct and that no sales tax has been included.
- 5. You will be provided one copy of the signed sales draft in an over-the-counter purchase. You will need to request the draft be sent to you with the order in the case of a telephone or mail order purchase. This draft should be kept and verified against your Cardholder Statement of Account and attached to your Cardholder Statement of Account when forwarded to your Billing Official.
- 6. The remaining copies of the sales draft are used by the merchant. One copy is retained for their records, and another copy may be used to deposit with their financial institution to receive payment for the purchase amount.

Remember to verify that no sales tax has been included in your order. Tax cannot be reversed later by U.S. Bank I.M.P.A.C. Government Services.

- D. Troubleshooting a Declined Transaction. Occasionally, a transaction may be declined at the merchant location. The merchant is not provided a reason, but is either told only that the purchase is declined, or is asked to verify additional identification, this is called a referral inquiry. Consider the following:
  - 1. Is the transaction amount within your single purchase limit?
  - 2. Will the transaction amount exceed your 30-day limit or the limit of your service/agency?
  - 3. Is this a merchant at which your service/agency has authorized you to make purchases?
  - 4.Is this merchandise required to be purchased from a Preferred Vendor?
  - 5.If this is a telephone or mail order transaction, has the merchant used the correct expiration date of your account?
  - 6. Did you give a complete billing address?
  - 7. Will this transaction exceed the spending or transaction limit set for a 24-hour period for you or your service/agency?

Reviewing your responses to these questions will allow your A/OPC or I.M.P.A.C. Government Services to better serve you should you need to call for assistance.

## 5. Authorized Uses of the Card:

The program is designed to replace a variety of processes including petty cash, expensed purchases and certain purchase orders. Use of the I.M.P.A.C. Purchasing Card varies by service/agency, but examples of purchases where the card usually may be may used include:

- · Subscriptions, seminars, books, video tapes
- · Catering or dining services
- Laundry of uniforms, lab coats, etc.
- Miscellaneous maintenance requirements
- · Office supplies, forms
- · Computer forms, software, maintenance expenses
- · Electronic database services
- Postage
- · General repair services

The following list includes some examples of purchases for which I.M.P.A.C. Purchasing Card use is prohibited:

- · Antique Shops
- · Bail and Bond Payments
- Betting, Casinos, Gaming Chips

- · Court Cost, Alimony, Child Support
- · Dating and Escort Service
- Fines
- Furriers
- · Jewelry Stores
- · Pawn Shops
- Political Organizations
- · Rental or lease of land or buildings
- Savings Bonds
- Security Brokers/Dealers
- · Tax Payments
- Timeshares
- · Wire Transfers Money Orders

Service/agency regulations may further restrict types of purchases you are authorized to make. Please check your internal directives for more information on authorized purchases.

#### 6. Procedures After Purchase:

- A. At the close of each billing cycle, you will receive a "Cardholder Statement of Account," a sample of which is included in these instructions. The statement will itemize each transaction that was posted to your I.M.P.A.C. Purchasing Card during the past billing cycle. Upon receipt of the statement, complete each of the actions listed below unless internal service/agency procedures direct you otherwise:
  - 1. Review the statement for accuracy.
  - 2. Provide a complete description of each item purchased on the "Description" line, if required by your service/agency.
  - 3. Attach copies of the sales receipts to the statement.
  - 4.Be sure to review the middle portion of your statement on page one for any messages provided by I.M.P.A.C. Government Services, the GSA, DoD, or your A/OPC.
  - 5.Sign the Certification Statement located on the back of the statement, if required by your service/agency, and promptly forward it to your Billing Official.

If you are aware that you will not be available to promptly sign and forward your Statement of Account because of leave or travel, forward all sales receipts and credit vouchers to your Billing Official before you depart. When you return, sign the original Cardholder Statement of Account, if required, and forward it to your Billing Official.

B. Electronic Access. Access to your account and transaction information can be obtained through C.A.R.E., an Internetbased electronic access system.





Based on your service/agency policies and procedures, C.A.R.E.'s electronic access capabilities, enable Cardholders to:

- · Review and approve transactions
- · Initiate and resolve transaction disputes
- · Update expenses
- Split costs or reallocate charges to specific accounting codes
- Communicate with I.M.P.A.C. Government Services

Please refer to the C.A.R.E. Users Guide for specific key sequences.

C. Questioned Items. If you have returned an item and a credit for this item does not appear on the first statement issued following the date the item was returned, you need to take action. This can be done either electronically through C.A.R.E., or with a paper-based Cardholder Statement of Questioned Item (CSQI) form. A sample of the form is included in this guide. Refer to the C.A.R.E. Users Guide for specific information on disputing a transaction electronically.

To dispute this transaction manually, attach the credit voucher or documentation showing the item was returned, such as a postal receipt, to CSQI form. Fax or send the original signed form with supporting attachments to I.M.P.A.C. Government Services. A copy of the form should also be forwarded with your Statement of Account to your Billing Official. Your service/agency may have a policy of delayed disputes, so check with your Billing Official or A/OPC.

In addition, if you are charged for an item incorrectly or find an item to be unacceptable, try to resolve the problem with the merchant first. If the merchant refuses to issue a credit voucher, a dispute can be initiated. In each case provide a complete explanation of the error.

Please note that the Visa U.S.A. Operating Regulations establish specific time frames during which disputes may be processed. CSQI forms must be received by I.M.P.A.C. Government Services within 60 days after the date of the Statement of Account on which the transaction first appeared to comply with these regulations and to preserve your rights to dispute the transaction.

The Visa U.S.A. Operating Regulations also may require certain written documentation from you before a dispute can be processed. Information on the CSQI form will assist you in identifying the specific documentation that is required. For additional information regarding individual transaction dispute requirements, please refer to your service/agency procedures, or contact your Billing Official or A/OPC for details.

If you have any questions regarding the information on CSQI form, or if you have any problems regarding the reversal of a transaction, please contact I.M.P.A.C. Customer Service.

# 7. Foreign Currency:

Transactions initiated in a foreign currency will post to your Cardholder Statement of Account in U.S. Dollars. In addition, I.M.P.A.C. Government Services will provide you with the foreign dollar amount and the conversion rate applied at the time the transaction was processed.

# 8. Suspension Procedures:

Prompt forwarding of your Cardholder Statement of Account is an essential part of the process of enabling your service/agency to make prompt payment to I.M.P.A.C. Government Services. In the event that prompt payment is not made to I.M.P.A.C. Government Services, in addition to requiring the service/agency to pay Prompt Payment Act interest penalties, the service/agency is also subject to suspension actions possibly leading up to account cancellations.

#### 9. Lost or Stolen Cards:

Immediately notify your A/OPC and I.M.P.A.C. Government Services in the event your I.M.P.A.C. Purchasing Card is lost or stolen or if you believe your account number has been compromised in any way.

Provide the following information to your A/OPC: Your complete name and card number, the date I.M.P.A.C. Government Services was notified, and any purchase(s) made on the day the card was lost or stolen.

A new replacement card will be mailed to you within 24 hours, and a new account number will be assigned.

In case of a lost or stolen card, it is important that you immediately notify your A/OPC and I.M.P.A.C. Government Services at 888-99-IMPAC (888-994-6722), Outside the U.S., call collect: 701-461-2232

#### 10. Cancellation of Cards:

If your purchasing card needs to be canceled because you leave your service/agency, or for any other reason, immediately notify your A/OPC and surrender your card. Your A/OPC will instruct you of any additional action that may need to be taken.

# 11. Nonreceipt of Requested Card:

Allow for normal mailing time after a new account is set up for receipt of your card. If your service/agency determines that a card will not be issued for your account, I.M.P.A.C. Government Services will send an account confirmation with your account number and expiration date noted. If you have reason to believe that your card or confirmation should have been received, and you have not yet received either, contact I.M.P.A.C. Government Services to verify the mailing date. You may be instructed to report your card as lost in the mail. A new card or confirmation will be mailed to you within 24 hours. A new account number will be assigned to your account.

You should immediately bring this situation to the attention of your A/OPC.

## 12. Replacement Card Procedure:

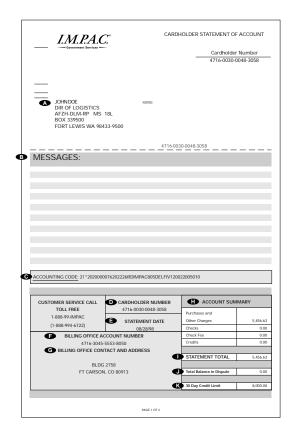
If for any reason you need to replace the purchasing card that was issued to you simply contact I.M.P.A.C. Customer Service. A new card will be mailed to you within 24 hours.

# 13. Changes to Your Cardholder Information:

Changes to your Cardholder information, including name, address, telephone number, e-mail address, organization, 30-day or Single Purchase Limit, Merchant Activity Type (MAT) Code restrictions, or accounting code should be immediately reported to I.M.P.A.C. Government Services through your A/OPC.

# Sample Cardholder Statement of Account

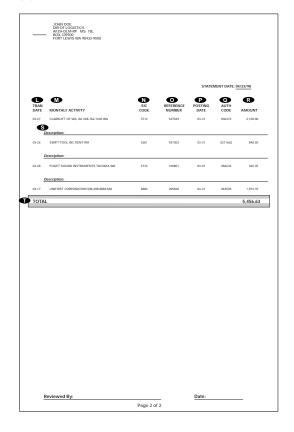
## Front



# Cardholder Statement of Account

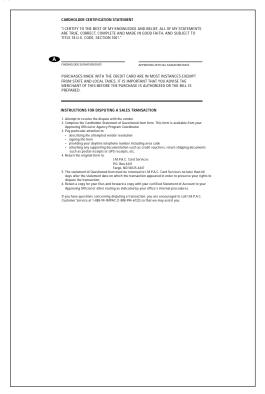
# (page 2)

# Front



# Cardholder Statement of Account

#### Back



# Cardholder Statement of Account Explanation

# SECTION/EXPLANATION

# A. CARDHOLDER:

Your name as it appears on your card, along with your service/agency name and office address.

#### B. MESSAGE:

Your service/agency, GSA, or I.M.P.A.C. Government Services may provide important program information here.

#### C. ACCOUNTING CODE:

The Master Accounting Code assigned in your introduction letter if applicable. All purchases will be automatically associated with this code.

### D. CARDHOLDER NUMBER:

The 16-digit account number on your card or account.

### E. STATEMENT DATE:

The date your Cardholder Statement of Account is issued and sent to you.

## F. BILLING OFFICE ACCOUNT NUMBER:

The account number assigned to your Billing Official.

# G. BILLING OFFICE CONTACT AND ADDRESS:

The name and address of your Billing Official.

# H. ACCOUNT SUMMARY:

Summary of total charges.

# I. STATEMENT TOTAL:

Total purchases and other charges since last statement date.

# J. TOTAL BALANCE IN DISPUTE:

The net total dollar amount of transactions in dispute.

#### K 30-DAY CREDIT LIMIT

This is the maximum amount available for purchases in one 30-day period.

## L. TRAN DATE:

The date of your purchase. This date should match the date on the sales receipt provided by the merchant.

### M. MONTHLY ACTIVITY:

The merchant's name, city and state.

#### N. SIC CODE:

The SIC Code assigned by the merchant's processing bank and used by the Visa system to identify the type of merchant or product sold.

# O. REFERENCE NUMBER:

A 6-digit number used internally by I.M.P.A.C. Government Services to record the transaction posted to the account.

## P. POSTING DATE:

The date I.M.P.A.C. Government Services received and processed the transaction posted to the account.

# Q. AUTH CODE:

The authorization code is a reference number that is provided to the merchant through Visa Authorization network at the point-of-sale to confirm that the purchase is approved. This code appears on your copy of the sales draft.

### R. AMOUNT

The amount of each purchase as shown on your copy of the sales draft.

#### S. DESCRIPTION:

If required by your service/agency, complete this area by writing in the number and description of item(s) purchases. Stock or invoice numbers are not required. Example: (4) lbs. Nails; (1) each screwdriver hammer.

## T. TOTAL:

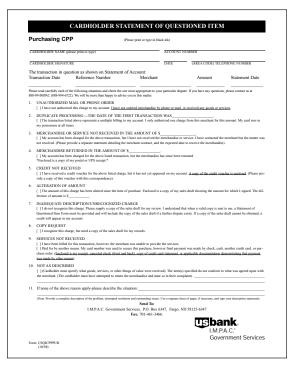
The net total dollar amount of current month activity.

# Back Side of Cardholder Statement of Account

#### A SIGNATURE/DATES:

If required by your service/agency, you must sign and date your statement. Any items not on this month's Cardholder Statement of Account may appear on the next statement. The Billing Official may also review, date, and sign the statement.

# Sample Cardholder Statement of Questioned Items (CSQI) Form





I.M.P.A.C.\* Government Services

Customer Service: 888-99-IMPAC

(888-994-6722)

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